

**THE LAW OFFICES OF
RAMONA A. BREEN, ESQ., P.C.**

[Redacted]

[Redacted]

March 26, 2010

Re: St. Lawrence Federal Credit Union vs. [Redacted]

Dear [Redacted]

In accordance with your recent telephone conferences with my office, my client, the St. Lawrence Federal Credit Union, will agree to accept a one-time lump sum payment in the amount of \$2,000.00 from your client, Mark Cohen, in full satisfaction of all amounts due to the St. Lawrence Federal Credit Union under a certain Installment Loan Note dated April 18, 2008 (copy enclosed). This Settlement offer is contingent upon payment being received in the amount of \$2,000.00 payable to "The Law Offices of Ramona A. Breen, Esq., P.C., as attorney for St. Lawrence Federal Credit Union" on or before April 16, 2010. Funds must be in the form of a **BANK CHECK, CERTIFIED CHECK OR POSTAL MONEY ORDER**. If payment in the amount of \$2,000.00 is not received by this office on or before that time, this offer will expire.

This offer is without prejudice to my client's ultimate position should litigation of this matter become necessary. This offer is for settlement purposes only.

Thanking you for your cooperation and attention to this matter, I remain

Very truly yours,

[Redacted Signature]

[Redacted]
Enclosure